

Gloucester County Public Schools



Explanation of Benefits

2013-2014



Gloucester County Public Schools 2013-2014 Explanation of Benefits

This document provides a summary of benefits afforded to full-time employees of Gloucester County Public Schools. You may obtain more detailed information from the Budget and Finance Department or by visiting our website at <http://gets.gc.k12.va.us>.

Open enrollment for health, dental and disability insurance benefits shall run from August 1, 2013 through September 3, 2013. A new employee of Gloucester County Public Schools is allowed 30 days from the first day of employment to enroll in these benefits.

Employees may enroll in 403(b) annuities, the Commonwealth of Virginia 457 plan (**new**), Optional Life Insurance and the Riverside Wellness Center at any time during the year.

EMPLOYEE ACCESS CENTER

The Employee Access Center (EAC) is available to all employees. You will need your **employee number** and your **Social Security Number** to access the EAC for the first time. From this Center, you will be able to view and update demographic data and change your tax withholding status under Employee Information. To finalize the request to change withholding taxes, you will need to print, complete and sign the federal and/or state form and forward the form(s) to the Budget and Finance Department. Links to these forms are available for your convenience. In addition, other menu options will allow you to view and print salary and benefits information, detailed leave information, and paystubs.

Accessing the EAC is easy:

1. From your worksite or home computer, navigate to Gloucester County Public Schools home page. <http://gets.gc.k12.va.us>
2. Click on **EAC** under the Employee Portal tab.
3. **User ID:** Enter your employee number.
4. **Password:** Enter your Social Security Number with dashes. If it is not accepted, then try again without dashes. (Please change your password after initial login. Do not share your password with others.)
5. Use the menu bar to the left to select the type of information that you wish to access.

DIRECT DEPOSIT

All new employees of Gloucester County Public Schools are paid by direct deposit. Direct Deposit forms may be obtained from the Budget and Finance Department or the website. Direct deposit vouchers (paystubs) may be printed from the EAC.

SICK LEAVE

Each regular full-time employee receives a monthly sick leave allowance of 1.0 day for each month of employment. There is no maximum accumulation. Sick leave for a contracted year is advanced up front. If employment terminates early, final pay will be adjusted if leave usage exceeds actual days earned.

Upon termination of employment, an employee may elect to transfer their accumulated sick days to their new employer (if applicable), or with a minimum of 60 months of employment, may receive payment in accordance with policy. (*See Sick Leave Policy File # GBDG*)

PERSONAL LEAVE

All full-time employees who are eligible for sick leave earn two days of paid personal leave annually. Part-time employees are eligible for one day of paid personal leave annually. Employees can accrue a maximum of five days of personal leave that can be used according to policy. (*See Personal Leave Policy, File # GBDG*)

ANNUAL LEAVE

Monthly accruals based on continuous months of employment and maximum accumulation for annual leave are as follows:

0-59 Months of Employment

1.0 day per month

(24 Days Maximum Accumulation)

60-119 Months of Employment

1.25 days per month

(30 Days Maximum Accumulation)

120-179 Months of Employment

1.50 days per month

(36 Days Maximum Accumulation)

180-239 Months of Employment

1.75 days per month

(36 Days Maximum Accumulation)

240 + Months of Employment

2.00 days per month

(36 Days Maximum Accumulation)

Upon termination of employment, accumulated annual leave shall be paid at the employee's current per diem. (*See Annual Leave Policy, File # GBDG*)

HEALTH INSURANCE

Gloucester County Public Schools offers health insurance through Anthem Blue Cross Blue Shield. Choice of coverage includes Healthkeepers 10 and 25, (both HMO plans), Keycare 15 (a PPO plan), and Lumenos HSA (a high deductible PPO plan) with a health savings account (HSA). Your health insurance premiums are automatically deducted on a pre-tax basis. You may not cancel your coverage during the plan year unless there is a qualified family status change. See the Flexible Benefits section for information on opting out of this provision.

If you elect not to participate in the health insurance program, a waiver must be signed annually which provides you with a Notice of Your Rights.

HEALTHKEEPERS 10

Plan	Employee Monthly Rate	Employer Monthly Rate
Employee Only	\$ 44.59	\$ 460.00
Employee+1 Minor	\$107.15	\$ 655.00
Employee/Spouse	\$386.87	\$ 820.00
Employee/Family	\$436.42	\$ 930.00
Family (Both**)	\$186.42	\$1,180.00

HEALTHKEEPERS 25

Plan	Employee Monthly Rate	Employer Monthly Rate
Employee Only	\$ 4.21	\$ 460.00
Employee+1 Minor	\$ 46.16	\$ 655.00
Employee/Spouse	\$290.33	\$ 820.00
Employee/Family	\$327.11	\$ 930.00
Family (Both**)	\$ 77.11	\$1,180.00

KEYCARE 15 *

Plan	Employee Monthly Rate	Employer Monthly Rate
Employee Only	\$167.73	\$ 460.00
Employee+1 Minor	\$292.99	\$ 655.00
Employee/Spouse	\$681.46	\$ 820.00
Employee/Family	\$770.22	\$ 930.00
Family (Both**)	\$520.22	\$1,180.00

LUMENOS with HSA

Plan	Employee Monthly Rate	Employer Monthly Rate
Employee Only	\$ 46.84	\$ 355.00
Employee+1 Minor	\$ 56.94	\$ 550.00
Employee/Spouse	\$246.11	\$ 715.00
Employee/Family	\$263.15	\$ 825.00
Family (Both**)	\$ 13.15	\$1,075.00

* KeyCare15 will not be offered after 9/30/2014.

**Both husband and wife must be employed by Gloucester County Public Schools in full-time, benefit-eligible positions.

For the Lumenos plan with a HSA, the employee must meet a deductible before benefits are paid by Anthem. **This plan includes a tax-free employer contribution to your HSA of \$105 per month.** Lower premiums provide an opportunity to direct savings to your HSA up to the annual limit. Your HSA balance may be used to assist in meeting your deductible or saved for future expenses. The employee owns the HSA and unexpended funds are not forfeited.

DENTAL INSURANCE

Gloucester County Public Schools offers dental insurance with United Concordia. Choice of coverage includes a Low Option Plan (Option 1) and a High Option Plan (Option 2). Your dental insurance premiums are automatically deducted on a pre-tax basis. You may not cancel your coverage during the plan year unless there is a qualified family status change. See Flexible Benefits section for information on opting out of this provision.

Low Option	EE Monthly Rate
Employee Only	\$18.46
Employee/Minor	\$31.23
Employee/Family	\$50.01
High Option	
Employee Only	\$32.79
Employee/Minor	\$57.52
Employee/Family	\$91.39

HIPAA

Gloucester County Public Schools is required under the Health Insurance Portability and Accountability Act (HIPAA) to safeguard your protected health information (PHI) through its health care, dental care and flexible benefits plans. Individually identifiable information about (1) your past, present, or future health or condition, (2) the provision of health care to you, or (3) payment for the health care is considered "Protected Health Information" (PHI). The plan is required to extend certain protections to your PHI, and to provide you with the comprehensive notice of privacy policy and procedures that explains how, when and why the plan may use or disclose your PHI. Except in specified circumstances, the plan may use or disclose only the minimum necessary PHI to accomplish the purpose of the use or disclosure.

You may request a copy of the HIPAA notice from Human Resources, Budget & Finance, or access it at <http://gets.gc.k12.va.us/Portals/Gloucester/District/docs/healthcareprivacy.pdf>

RETIREMENT & GROUP LIFE INSURANCE

Membership in the Virginia Retirement System (VRS) is provided for all full-time employees. Gloucester County Public School employees under both Plans 1 and 2 contribute 5% of their annual salary to this plan. This contribution is made by payroll deduction and spread over the number months contracted. This deduction is pre-taxed for federal and state withholding.

There are a number of options for retirement under VRS. Disability retirement benefits are available at any age from the first day of employment. You may be eligible to purchase service credit or receive credit at no cost. Contact the Budget and Finance Department to determine whether you qualify.

For detailed program information, you may access the VRS website at www.varetire.org. A service retirement calculator is provided online to assist you in determining your retirement benefits.

An added benefit of VRS membership is Group Life Insurance coverage for all eligible employees. This policy pays your designated beneficiary two times (2x) your salary for natural death and four times (4x) your salary for accidental death.

VRS pays retirement and group life insurance benefits according to the order of precedence established by law. A Beneficiary Designation form (VRS-2) should be completed only if you wish to designate a beneficiary other than the order of precedence.

As of January 1, 2014, a new hybrid plan will be implemented for all new hires. Plan 1 and 2 employees will have from January 1, 2014 to April 30, 2014 to opt-in this plan. This election is irrevocable. More information will be provided as it becomes available.

OPTIONAL GROUP LIFE INSURANCE

If you are a member of the Virginia Retirement System, you are eligible to purchase additional life insurance for yourself and your family.

- Employees can purchase up to four times their salary, not to exceed \$700,000.
- Spousal coverage may be purchased up to 50% of the level of the employee's optional life insurance, not to exceed \$350,000.
- Dependent child coverage ranges from \$10,000 to \$30,000 based on the option the employee selects. The amount of dependent life coverage selected is provided for each eligible child.

Premiums are paid through payroll deduction and are based on age and level of coverage elected.

FLEXIBLE BENEFITS

The Flexible Benefits Plan, as allowed under Section 125 of the IRS Code, offers a way to reduce your payroll taxes based on the cost of your employer-sponsored insurance premiums, health care expenses, dependent care expenses and private insurance premiums. This is an effective way to minimize the impact of increased out-of-pocket medical expenses, such as prescription copayments.

Gloucester County Public Schools' health and dental insurance premiums will automatically be deducted from your check on a pre-tax basis. To opt out of the pre-tax plan, employees must submit their request, in writing, each year during open enrollment to the Budget and Finance Department or within the first 30 days of employment. You may not cancel the pre-taxed insurance coverage during the year unless you have a qualified change in family status.

To participate in a flexible spending account such as dependent care, health care and/or private insurance expenses reimbursement, you must complete an enrollment form each year. The enrollment will be online during the month of September. Instructions will be provided in the near future.

TAX DEFERRED OPTIONS

All employees, full-time and part-time, may contribute to a tax-sheltered 403(b) annuity (TSA) through payroll deduction. These products allow you to supplement your retirement income. TSAs offer many tax-saving features. Contributions to a TSA are taxed as FICA and Medicare wages; however, federal and state withholding taxes do not apply until funds are withdrawn upon retirement. A salary reduction agreement is required to start or make changes in your contribution.

A list of current, approved vendors is noted below:

- **ING** 757-223-6246 or 804-815-1318
- **Lincoln** 757-873-3331
- **VALIC** 757-886-6522
- **Met Life** 804-282-8611
- **Oppenheimer** 804-695-1999
- **AXA Equitable** 804-824-1062 or 804-445-5880

Withdrawals from annuity funds are restricted prior to age 59-1/2.

New this year, all employees may now contribute to the **Commonwealth of Virginia 457 Deferred Compensation Plan**. This is another vehicle to allow employees to save for retirement on a tax-deferred basis for federal and state withholding. This plan offers a variety of investment options ranging from pre-mixed target date portfolios to a menu of options across asset classes.

IRS contributions limits apply and are in addition to the 403(b) limits. A recordkeeping and communication fee of .045% will be deducted from the employee's account on a quarterly basis. Unlike the 403(b) plan, there is no early withdrawal penalty for distributions from the plan. Enrollment will be available in late August.

NOTE: With both 403(b) annuities and the 457 plan, contributions may be lost due to unfavorable investment performance. You must choose the investment portfolio that fits your personal risk tolerance level. Gloucester County Public Schools does not provide tax, legal, or investment advice and assumes no liability for an employee's election to participate, choice of vendor, or tax consequences. It is recommended that employees seek advice from professionals who specialize in these areas.

SHORT & LONG TERM DISABILITY COVERAGE

Gloucester County Public Schools provides an employer-paid **Short Term Disability (STD)** plan through Dearborn National for all full-time, benefit-eligible employees. This program provides income protection for up to 24 weeks. Employees are required to use all of their accumulated sick leave before becoming eligible for STD benefits. The elimination period is the greater of the number of accumulated sick leave days or 15 days. Benefits are paid at 66-2/3% of regular weekly compensation, up to \$1,500 per week. Overtime, bonuses and any other form of extra pay are excluded from the benefit calculation. The following exclusions apply: 1. Injury arising from employment; 2. Illness/Injury for which employee is entitled to benefits under worker's compensation; 3. Self-inflicted injury; 4. War or act of war; 5. Injury from commission of a crime; 6. Disability while on active military duty; and 7. Disability which existed prior to employment date. This plan will not be available to members of the VRS Hybrid Plan.

A **Voluntary Long Term Disability (VLTD)** plan is available to all full-time, benefit-eligible employees. This benefit provides income protection after short term benefits have been exhausted, or after 180 days. There are two levels of coverage. Option 1 provides a benefit of 50% of monthly income for up to two years, with a \$6,000 monthly maximum. Option 2 provides 60% of monthly income, up to \$6,000, until the employee reaches normal retirement age in accordance with Social Security. Premium rates per \$100 of covered payroll are as follows:

Voluntary Long Term Disability Fully Insured Dual Option

Option 1			Option 2		
Age		10/1/2013 Rate/\$100	Age		10/1/2013 Rate/\$100
<35		0.02	<35		0.08
35-39		0.06	35-39		0.12
40-44		0.07	40-44		0.20
45-49		0.10	45-49		0.31
50-54		0.14	50-54		0.46
55 & over		0.18	55 & over		0.58

Premiums will be adjusted whenever contracted salary is changed. Adjustments for age-based rates, if applicable, will occur in September for all employees, based on age as of October 1 of the present year. Premiums are deducted after taxes, and coverage may be cancelled at any time by written notice. A cancellation request must be received by the first of the month in order to apply to the next paycheck. All employees are guaranteed enrollment within the first 30 days of employment. Failure to enroll within 30 days of hire or when first offered will require completion of an Evidence of Insurability (EOI) form and approval by Dearborn National. A change from Option 1 to Option 2 coverage requires an EOI form. This plan will not be available to members of the VRS Hybrid Plan.

TUITION ASSISTANCE

Gloucester County Public Schools is committed to assisting employees in improving their educational credentials. The School Board will assist qualifying personnel with tuition payments for completing approved coursework as follows:

- \$250 per course for no more than two (2) courses per school year toward an **Associates or Bachelors Degree** or toward a class for certification renewal;
- \$500 per course for no more than two (2) courses per year toward a **Masters Degree**;
- \$500 per course for no more than three (3) courses per year toward coursework required by Gloucester County Public Schools or pursuing a **Reading Specialist or Math Specialist** endorsement;
- \$500 per course for no more than four (4) courses per school year toward a **Doctorate Degree**;
- \$2,300 toward the certification process to become a **National Board Certified Teacher**.

For more information, please contact Human Resources at 804-693-7892. (See *Tuition Assistance Pol-*

RIVERSIDE WELLNESS & FITNESS

As an employee of Gloucester County Public Schools, you are eligible to become a member of the Riverside Wellness and Fitness Center. If you join at the Gloucester branch, you may also use the Newport News and Tappahannock branches. The fee will be deducted from your paycheck monthly. If you are interested in joining the Wellness Center, please contact them at 804-693-8888.

Monthly Fee	
Adult	\$22.00
Child	\$18.00

WORKER'S COMPENSATION

The purpose of Worker's Compensation is to provide benefits to employees who may suffer injury, death or the occurrence of an occupational disease, arising out of the course of employment, in accordance with applicable laws and regulations of the Commonwealth of Virginia as administered by the Virginia Workers' Compensation Commission. For more information, contact the Employee Services Department.

FAMILY MEDICAL LEAVE ACT

As a covered employer, Gloucester County Public Schools provides up to 12 weeks of **unpaid**, job-protected leave to eligible employees (see Family and Medical Leave Policy # GBDH). For more information contact the Employee Services Department at (804)693-7927.

LIABILITY INSURANCE

Gloucester County Public Schools has purchased adequate liability insurance coverage to indemnify itself and employees for claims of negligence arising out of third-party legal liability. This coverage extends to all employees, substitutes, and volunteers.

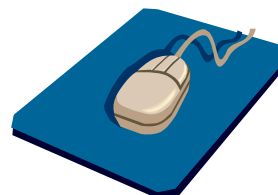
Do you have any questions about Gloucester County Public Schools Benefits?

Please contact:

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You may visit the Budget and Finance web page for forms and links to helpful sites related to our benefits.
<http://gets.gc.k12.va.us/Departments/BudgetFinance/tabid/11901/Default.aspx>



Listed in this brochure are the various benefits available to full-time employees of Gloucester County Public Schools. These benefits are in addition to regular salary and are an important portion of your total compensation. This information should help familiarize you with what is available and the different options from which you may choose. It is recommended you keep this brochure on file for ready reference. The School Board does not discriminate on the basis of race, color, national origin, age, religion, political affiliation, disabilities, or sex in its educational programs or employment.

Disclaimer: All policies and benefits are subject to change by Board action.